

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of the Office of Financial and Insurance Services**

**In the matter of:**

**Alan J. Fisk**

**Order No. 05-009-L  
Enforcement Case No. 05-2991**

**Respondent**

**To: Alan J. Fisk  
7265 Connies  
Shelby Township, MI 48316**

*Issued and entered  
On February 28, 2005  
by Linda A. Watters  
Commissioner*

**ORDER TO CEASE AND DESIST**

Background

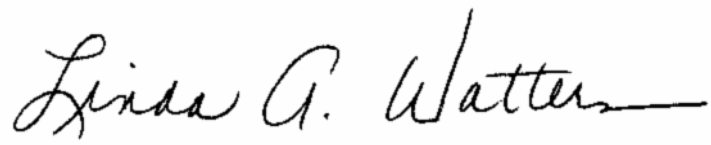
Staff of the Office of Financial and Insurance Services believes that you are or have been producing and providing to Michigan consumers bogus certificates of liability insurance upon which you fraudulently affixed the name of licensed insurance producer XXX as the authorized issuer of the certificates. Specifically, on May 4 and May 24, 2004, you provided such bogus certificates to XXX of Lapeer, Michigan and XXX of Hazel Park, Michigan, respectively. Copies of said certificates of liability insurance are attached hereto.

Further, our records indicate you are not now, nor have you ever been, licensed as an insurance producer. Section 1201(a) of the Michigan Insurance Code, MCL 500.1201(a) states, "A person

shall not sell, solicit, or negotiate insurance in this state for any line of insurance unless the person is licensed for that qualification in accordance with this chapter.”

Therefore, pursuant to MCL 500.251, it is **ORDERED** that:

1. You immediately **CEASE** and **DESIST** from producing fraudulent certificates of liability insurance, and within 10 days of service of this Order, you shall acknowledge this Order in writing to the commissioner and shall confirm that you have ceased producing certificates of liability insurance without the proper license and qualifications.
2. If you violate or otherwise fail to comply with this Order, you are subject to one or more of the following:
  - (a) Payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, if you knew or reasonably should have known you were in violation of the order, payment of a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00.
  - (b) Complete restitution, in the form, amount, and within the period determined by the commissioner, to all persons in this state damaged by the violation or failure to comply.
3. You may contest this order by requesting a hearing before the commissioner not later than 30 days after the order has been delivered or mailed to you. Any request for a hearing should be addressed to: the Office of Financial and Insurance Services, Attention: Hearing Coordinator Dawn Kobus, P.O. Box 30220, Lansing, Michigan 48909.

A handwritten signature in black ink that reads "Linda A. Watters" followed by a horizontal flourish.

Linda A. Watters  
Commissioner